# UNITED STATES DISTRICT COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

Amy Davis, : Civil Action No.: 5:14-cv-1112

Plaintiff,

v.

USAA Savings Bank, : COMPLAINT

Defendant.

:

For this Complaint, the Plaintiff, Amy Davis, by undersigned counsel, states as follows:

### **JURISDICTION**

- 1. This action arises out of Defendant's repeated violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227, et seq. (the "TCPA").
- 2. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that the Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

### **PARTIES**

- 3. The Plaintiff, Amy Davis ("Plaintiff"), is an adult individual residing in Lorton, Virginia, and is a "person" as defined by 47 U.S.C. § 153(39).
- 4. The Defendant, USAA Savings Bank ("USAA"), is a Texas business entity with an address of 9800 Fredericksburg Road, San Antonio, Texas 78288, and is a "person" as defined by 47 U.S.C. § 153(39).

# **FACTS**

- 5. Within the last four years, USAA started calling Plaintiff's cellular telephone, number 210-xxx-6180, in an attempt to collect a consumer debt allegedly owed by Plaintiff.
- 6. At all times mentioned herein, USAA contacted Plaintiff using an automated telephone dialer system ("ATDS" or "predictive dialer") and/or by using an artificial or prerecorded voice.
- 7. When Plaintiff answered USAA's calls, she heard a prerecorded message instructing Plaintiff to hold for the next available representative.
- 8. During a live conversation, Plaintiff demanded that all calls to her cease immediately.
- 9. Nonetheless, USAA continued calling Plaintiff using prerecorded voice at an excessive rate as aforementioned.

#### **COUNT I**

# VIOLATIONS OF THE TCPA – 47 U.S.C. § 227, et seq.

- 10. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 11. At all times mentioned herein and within the last four years, Defendant called Plaintiff on her cellular telephone using an ATDS or predictive dialer and/or by using a prerecorded or artificial voice.
- 12. Defendant continued to place automated calls to Plaintiff's cellular telephone after being directed by Plaintiff to cease calling and knowing there was no consent to continue the calls. As such, each call placed to Plaintiff was made in knowing and/or willful violation of the TCPA, and subject to treble damages pursuant to 47 U.S.C. § 227(b)(3)(C).

13. The telephone number called by Defendant was assigned to a cellular telephone

service for which Plaintiff incurs charges for incoming calls pursuant to 47 U.S.C. § 227(b)(1).

14. The calls from Defendant to Plaintiff were not placed for "emergency purposes"

as defined by 47 U.S.C. § 227(b)(1)(A)(i).

15. Each of the aforementioned calls made by Defendant constitutes a violation of the

TCPA.

16. As a result of each call made in negligent violation of the TCPA, Plaintiff is

entitled to an award of \$500.00 in statutory damages for each call placed in violation of the

TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).

17. As a result of each call made in knowing and/or willful violation of the TCPA,

Plaintiff is entitled to an award of treble damages in an amount up to \$1,500.00 pursuant to 47

U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

**PRAYER FOR RELIEF** 

WHEREFORE, the Plaintiff prays that judgment be entered against the

Defendant:

1. Statutory damages of \$500.00 for each violation determined to be

negligent pursuant to 47 U.S.C. § 227(b)(3)(B);

2. Treble damages for each violation determined to be willful and/or

knowing pursuant to 47 U.S.C. § 227(b)(3)(C);

3. Such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: December 19, 2014

Respectfully submitted,

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Bv:	/s/ Serg	roi I om	hora	
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